



			Annual Rates *	Cost to Member/ Employee	% of Rate to Member/ Employee	Cost to House	% of Rate to House
Medical							
1a	Community Blue PPO #1	single	\$6,571	\$1,314	20%	\$5,257	80%
		two person	\$15,239	\$3,048	20%	\$12,191	80%
		family	\$19,714	\$3,943	20%	\$15,771	80%
1b	Community Blue PPO #2	single	\$6,009	\$601	10%	\$5,408	90%
		two person	\$13,545	\$1,355	10%	\$12,191	90%
		family	\$18,028	\$1,803	10%	\$16,225	90%
1c	Simply Blue - Health Savings Account (H.S.A.)	single	\$4,248	\$0	0%		
		two person	\$10,198	\$0	0%		
		family	\$12,746	\$0	0%		
House contribution to Member/Employee H.S.A.		single	\$1,000	\$0	0%	\$5,248	124%
		two person	\$2,000	\$0	0%	\$12,198	120%
		family	\$2,000	\$0	0%	\$14,746	116%
Dental							
2a	Delta Dental - Comprehensive	single	\$540	\$108	20%	\$432	80%
		two person	\$1,020	\$204	20%	\$816	80%
		family	\$1,800	\$360	20%	\$1,440	80%
2b	Delta Dental - Modified	single	\$261	\$52	20%	\$209	80%
		two person	\$484	\$97	20%	\$387	80%
		family	\$882	\$176	20%	\$706	80%



			Annual Rates *	Cost to Member/ Employee	% of Rate to Member/ Employee	Cost to House	% of Rate to House
Vision							
3	VSP Vision administered through BCBSM	single two-person family	\$84 \$201 \$251	\$17 \$40 \$50	20% 20% 20%	\$67 \$161 \$201	80% 80% 80%
Life Insurance							
4	Minnesota Life Insurance - 2 times pay		variable (age & salary based)	state paid	0%	state paid	0%
Long Term Disability Insurance							
5	LTD (Employees Only)		variable (salary based)	state paid	0%	state paid	0%
401(k)							
6	401(k) - administered by VOYA		variable (salary based)	state paid	0%	state paid	0%
Dependent Life Insurance							
7	Minnesota Life Insurance (Members and Employees)		variable (level based)	Employee Members	100% 0%	Employee Members	100% 0%

* House is self funded for all medical plans and the rates are illustrated.

Reimbursement for opting out of items 1 through 5 is \$2,990. There is no reimbursement for opting out of individual items.